Case 18-02036-jw Doc 16 Filed 07/18/18 Entered 07/18/18 10:58:58 Desc Main Document Page 1 of 10 Fill in this information to identify your case: Calvin Reginald Greene, Jr. Y Check if this is a modified plan, and Debtor 1 Middle Name First Name Last Name list below the sections of the plan that have been changed. Debtor 2 First Name Middle Name (Spouse, if filing) Last Name DISTRICT OF SOUTH CAROLINA V Pre-confirmation modification United States Bankruptcy Court for the: Section 3.4 to remove lien avoidance treatment since claims are treated and paid in Sections 3.2 and 3.3. Post-confirmation modification Case number: (If known) District of South Carolina Chapter 13 Plan 12/17 Part I: Notices To Debtor(s): This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances. Plans that do not comply with the Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, this Court's local rules, and judicial rulings may not be confirmable. In the following notice to creditors, you must check each box that applies To Creditors: Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one. Failure to object may constitute an implied acceptance of and consent to the relief requested in this document. If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the Bankruptcy Court. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015. In addition, pursuant to Federal Rule of Bankruptcy Procedure 3002, you must file a timely proof of claim in order to be paid under any plan. Confirmation of this plan does not bar a party in interest from objecting to a claim. The following matters may be of particular importance. Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan. 1.1 A limit on the amount of a secured claim, set out in Section 3.2, which may result in **✓** Included Not Included a partial payment or no payment at all to the secured creditor 1.2 Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, **✓** Included Not Included set out in Section 3.4. Nonstandard provisions, set out in Part 8. **✓** Included 1.3 Not Included ✓ Not Included 1.4 Conduit Mortgage Payments: ongoing mortgage payments made by the trustee Included through plan, set out in Section 3.1(c) and in Part 8 Part 2: Plan Payments and Length of Plan The debtor submits to the supervision and control of the trustee all or such portion of future earnings or other future income as is necessary for the execution of the plan. Unless all allowed claims (other than long-term claims) are fully paid pursuant to the plan, the debtor will make regular payments to the trustee as follows: **\$495.00** per **Month** for **57** months Insert additional lines if needed.

The debtor and trustee may stipulate to a higher payment in order to provide adequate funding of the plan without the necessity of a modification to

the plan. The stipulation is effective upon filing with the Court.

# Case 18-02036-jw Doc 16 Filed 07/18/18 Entered 07/18/18 10:58:58 Desc Main Document Page 2 of 10

Debtor	_ <u>C</u>	Case number
Additiona	al monthly	y payments will be made to the extent necessary to make the payments to creditors specified in this plan.
2.2	Regular	payments to the trustee will be made from future income in the following manner:
	Check al	Il that apply: The debtor will make payments pursuant to a payroll deduction order. The debtor will make payments directly to the trustee. Other (specify method of payment):
2.3 Incon		funds.
Chech	<b>✓</b>	Debtor will retain any income tax refunds received during the plan term.
		Debtor will treat income refunds as follows:
2.4 Addit		yments.
	<b>Y</b>	<b>None.</b> If "None" is checked, the rest of § 2.4 need not be completed or reproduced.
Part 3:	Treatm	ent of Secured Claims

To receive a distribution from the trustee, a proof of claim, including adequate supporting documentation and filed in compliance with Official Rules and Forms, must be filed with the Court. For purposes of plan distribution, a claim shall be treated as provided for in a confirmed plan. However, if a claim is treated as secured in a confirmed plan and the affected creditor elects to file an unsecured claim, such claim, unless timely amended, shall be treated as unsecured for purposes of plan distribution. Any creditor holding a claim secured by property that is removed from the protection of the automatic stay by order, surrender, or through operation of the plan will receive no further distribution from the chapter 13 trustee on account of any secured claim. This provision also applies to creditors who may claim an interest in, or lien on, property that is removed from the protection of the automatic stay by another lienholder or released to another lienholder, unless the Court orders otherwise, but does not apply if the sole reason for its application arises under 11 U.S.C. § 362(c)(3) or (c)(4). Any funds that would have otherwise been paid to a creditor, but pursuant to these provisions will not be paid, will be distributed according to the remaining terms of the plan. Any creditor affected by these provisions and who has filed a timely proof of claim may file an itemized proof of claim for any unsecured deficiency within a reasonable time after the removal of the property from the protection of the automatic stay. Secured creditors that will be paid directly by the debtor may continue sending standard payment and escrow notices, payment coupons, or inquiries about insurance, and such action will not be considered a violation of the automatic stay.

3.1 Maintenance of payments and cure or waiver of default, if any.

Check all that apply. Only relevant sections need to be reproduced.

None. If "None" is checked, the rest of § 3.1 need not be completed or reproduced.

3.2 Request for valuation of security and modification of undersecured claims. Check one.

None. If "None" is checked, the rest of § 3.2 need not be completed or reproduced.

The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.

The debtor requests that the Court determine the value of the secured claims listed below. For each non-governmental secured claim listed below, the debtor states that the value of the secured claim should be as set out in the column headed Estimated amount of secured claim. For secured claims of governmental units, unless otherwise ordered by the Court after motion or claims objection filed after the governmental unit files its proof of claim or after the time for filing one has expired, the value of a secured claim listed in a proof of claim filed in accordance with the Bankruptcy Rules controls over any contrary amount listed below. For each listed claim, the value of the secured claim will be paid in full with interest at the rate stated below.

The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5.1 of this plan. If the estimated amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5.1 of this plan. Unless otherwise ordered by the Court, the amount of the creditor's total claim listed on the proof of claim controls over any contrary amounts listed in this paragraph.

Unless 11 U.S.C. § 1325(a)(5)(A) or (C) applies, holders of secured claims shall retain liens to the extent provided by

District of South Carolina

V

Case 18-02036-jw Doc 16 Filed 07/18/18 Entered 07/18/18 10:58:58 Desc Main Document Page 3 of 10

Debtor	Calvin Reginald Greene, Jr.  Case number							
	section 132 reasonable		cured creditors paid	the full secured claim pro	ovided for by this plan	shall satisfy	any liens within a	
Name of creditor and description of property securing lien	Estimated amount of creditor's total claim	Collateral	Value of collateral	Amount of claims senior to creditor's claim	Estimated amount of secured claim	Interest rate	Estimated monthly payment to creditor (disbursed by the trustee)	
Boss Disaster Restorati on, Inc.	\$4,664.92	1729 Heritage Park Road Charleston , SC 29407 Charleston County TMS# 350-02-00-	\$130,000.00	\$124,481.83	\$1,941.32	6.00%	\$40.00 (or more)	

Insert additional claims as needed.

### 3.3 Other secured claims excluded from 11 U.S.C. § 506 and not otherwise addressed herein.

Check one.



**None**. If "None" is checked, the rest of § 3.3 need not be completed or reproduced. The claims listed below are being paid in full without valuation or lien avoidance.

These claims will be paid in full under the plan with interest at the rate stated below. These payments will be disbursed either by the trustee or directly by the debtor, as specified below. Holders of secured claims shall retain liens to the extent provided by 11 U.S.C. § 1325(a)(5)(B)(i). Secured creditors paid the full secured claim provided for by this plan shall satisfy any liens within a reasonable time.

Name of Creditor	Collateral	Estimated amount of claim	Interest rate	Estimated monthly payment to creditor
First Credit	1729 Heritage Park Road Charleston, SC 29407 Charleston County TMS# 350-02-00-096	\$1,076.80	6.00%	\$22.00 (or more)
Lendmark Financial Services	2007 BMW 525ì 149,486 miles VIN: WBANE53547CW66621	\$6,609.00	6.00%	Disbursed by:  Trustee Debtor  \$134.00
Portfolio Recovery Associates, LLC	1729 Heritage Park Road Charleston, SC 29407 Charleston County TMS# 350-02-00-096	\$4,095.00	6.00%	Disbursed by:  Trustee Debtor

Case 18-02036-jw Doc 16 Filed 07/18/18 Entered 07/18/18 10:58:58 Desc Main Document Page 4 of 10

Debtor	Calvin R	eginald Greene, Jr.		Case	number		
Name of Cree	litor	Collateral	Es	timated amount of clai	m Interest rate	Estimated monthly pays	ment
						(or more)	
						Disbursed by:  ✓ Trustee  Debtor	
		1729 Heritage Park   Charleston, SC 2940					
Regional Fir	nance	Charleston County					
Corp.		TMS# 350-02-00-096		\$1,532.23	6.00%	(or more)	7.00
						,	
						Disbursed by:  Trustee	
SC Departme	ent of					Debtor	
Revenue		2015 Form SC1040		\$854.00	6.00%		8.00
						(or more)	
						Disbursed by Trustee	
Zales		II		404.00		Debtor	1775/17
Zaies		Jewelry		\$94.00	6.00%	(or more)	9.00
						Disbursed by:	
						<b>▼</b> Trustee	
						Debtor	
Insert additiond	al claims as	needed.					
3.4 Lien	avoidance.						
Check one.	None. It	f "None" is checked, the	e rest of § 3.4 need	not be completed or repr e only if the applicable	oduced. box in Part 1 of thi	s plan is checked	
<b>V</b>						sted below impair exemption	ne to
	which th	ne debtor would have be	en entitled under 1	1 U.S.C. § 522(b). Unles	ss otherwise ordered b	by the Court, a judicial lien o	
	order co	nfirming the plan. The	amount of the judic	ial lien or security intere	est that is avoided wil	xemptions upon entry of the be treated as an unsecured	
	in full as	Part 5.1 to the extent all s a secured claim under provide the information	the plan. See 11 U.S	S.C. § 522(f) and Bankru	ien or security interes uptcy Rule 4003(d). If	t that is not avoided will be part of the famore than one lien is to be	oaid
	Choose	the appropriate form fo	or lien avoidance				
Name of	Estimated	Total of all	Applicable	Value of debtor's	Amount of lien not	Amount of Lien avoided	
creditor and description of property	amount of lien	senior/unavoida ble liens		interest in property	avoided (to be paid in 3.2 above)		
securing lien Sunbelt			\$200.00				
Credit			SC Code				
Househol	<b>A. A. C. C.</b>		Section 15-41-30(A)(3			\$1,000	
d Items	\$1,000.00	\$0.00	)	\$200.00	\$0.00	(100% of allowed cla	aim)

#### Case 18-02036-jw Doc 16 Filed 07/18/18 Entered 07/18/18 10:58:58 Desc Main Page 5 of 10 Document

Debtor	Calvin Reginald Greene, Jr.			Cas		
Name of creditor and description of property	Estimated amount of lien	Total of all senior/unavoida ble liens	Applicable Exemption and Code Section	Value of debtor's interest in property		Amount of Lien avoided
western Shamrock Corp			\$200.00 SC Code Section			¢4 207 00
Househol d Items	\$1,287.00	\$0.00	15-41-30(A)(3 )	\$200.00	\$0.00	\$1,287.00 (100% of allowed claim)

Use this for avoidance of liens on co-owned property only

#### 3.5 Surrender of collateral.

Check one.

V

None. If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

## Part 4: Treatment of Fees and Priority Claims

#### 4.1

The debtor shall pay all post-petition priority obligations, including but not limited to taxes and post-petition domestic support, and pay regular payments on assumed executory contracts or leases, directly to the holder of the claim as the obligations come due, unless otherwise ordered by the Court. Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

#### 4.2 Trustee's fees

Trustee's fees are governed by statute and may change during the course of the case.

#### 4.3 Attorney's fees.

- The debtor and the debtor's attorney have agreed to an attorney's fee for the services identified in the Rule 2016(b) disclosure a statement filed in this case. Fees entitled to be paid through the plan and any supplemental fees as approved by the Court shall be disbursed by the trustee as follows: Following confirmation of the plan and unless the Court orders otherwise, the trustee shall disburse a dollar amount consistent with the Judge's guidelines to the attorney from the initial disbursement. Thereafter, the balance of the attorney's compensation as allowed by the Court shall be paid, to the extent then due, with all funds remaining each month after payment of trustee fees, allowed secured claims and pre-petition arrearages on domestic support obligations. In instances where an attorney assumes representation in a pending pro se case and a plan is confirmed, a separate order may be entered by the Court, without further notice, which allows for the payment of a portion of the attorney's fees in advance of payments to creditors.
- b. If, as an alternative to the above treatment, the debtor's attorney has received a retainer and cost advance and agreed to file fee applications for compensation and expenses in this case pursuant to 11 U.S.C. § 330, the retainer and cost advance shall be held in trust until fees and expense reimbursements are approved by the Court. Prior to the filing of this case, the attorney has received \$N/A and for plan confirmation purposes only, the fees and expenses of counsel are estimated at \$N/A or less.

## 4.4

Priority	claims of	her than attorney's fees and those treated in § 4.5.			
Check or	The debt	or is unaware of any priority claims at this time. If funds are available, the trustee is authorized to pay on any allowed claim without further amendment of the plan.			
	Domestic Support Claims. 11 U.S.C. § 507(a)(1):				
	a.	Pre-petition arrearages. The trustee shall pay the pre-petition domestic support obligation arrearage to (name of DSO recipient), at the rate of \$ or more per month until the balance, without interest, is paid in full. Add additional creditors as needed.			
	b,	The debtor shall pay all post-petition domestic support obligations as defined in 11 U.S.C. § 101(14A) on a timely basis directly to the creditor.			

### Case 18-02036-jw Doc 16 Filed 07/18/18 Entered 07/18/18 10:58:58 Desc Main Page 6 of 10 Document

Debtor	Calvin Reg	inald Greene, Jr.	Case number
available	Other Priority of the trustee is authority	obligations from property that is not of the estate or property of the debto order or a statute.  lebt. The trustee shall pay all remain zed to pay on any allowed priority c	pport or alimony under applicable non-bankruptcy law may collect those property of the estate or with respect to the withholding of income that is property of for payment of a domestic support obligation under a judicial or administrative ing pre-petition 11 U.S.C. § 507 priority claims on a pro rata basis. If funds are laim without further amendment of the plan.
D S	_	None" is checked, the rest of § 4.5 ne	ed not be completed or reproduced.
Part 5:	Treatment of Non	oriority Unsecured Claims	
5.1	Nonpriority unsecu	red claims not separately classified	I.
	Allowed nonpriority available after payme	unsecured claims that are not separa ent of all other allowed claims.	tely classified will be paid, pro rata by the trustee to the extent that funds are
	The debtor propose	es payments of less than 100% of class payment of 100% of claims. es payment of 100% of claims plus in	
5.2	_		nonpriority unsecured claims. Check one.
	None. If "N	lone" is checked, the rest of § 5.2 ne	ed not be completed or reproduced.
5.3	Other separately cla	assified nonpriority unsecured clai	ms. Check one.
	None. If "N	lone" is checked, the rest of § 5.3 ne	ed not be completed or reproduced.
Part 6:	Executory Contrac	ts and Unexpired Leases	
6.1	The executory contracts and unexp	racts and unexpired leases listed be pired leases are rejected. Check one	low are assumed and will be treated as specified. All other executory
	None. If "N	one" is checked, the rest of § 6.1 nec	ed not be completed or reproduced.
Down 7	Lyman en		
Part 7:	Vesting of Property		
	Property of the estate the appliable box:	te will vest in the debtor as stated l	pelow:
<b>Y</b>	remain with the debt The debtor is respon	or. The chapter 13 trustee shall have sible for protecting the estate from a	remain property of the estate, but possession of property of the estate shall on responsibility regarding the use or maintenance of property of the estate. By liability resulting from operation of a business by the debtor. Nothing in the state debtor, the trustee, or party with respect to any causes of action owned by
	Other. The debtor only if the applicable	is proposing a non-standard provision box in Section 1.3 of this plan is ch	n for vesting, which is set forth in section 8.1. This provision will be effective ecked and a proposal for vesting is provided in Section 8.1.
Part 8:	Nonstandard Plan l	Provisions	
District of	f South Carolina	_	

# Case 18-02036-jw Doc 16 Filed 07/18/18 Entered 07/18/18 10:58:58 Desc Main Document Page 7 of 10

	Document Page 7 of 10
Debtor	Calvin Reginald Greene, Jr. Case number
8.1	Check "None" or List Nonstandard Plan Provisions  None. If "None" is checked, the rest of Part 8 need not be completed or reproduced.
	ankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in a or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.
8.1(a) 0 thereof action or othe	cowing plan provisions will be effective only if there is a check in the box "Included" in § 1.3.  Confirmation of this plan does not bar a party in interest from any actions discovered from the documentation, or lack f, in a proof of claim. The debtor specifically reserves any currently undiscovered or future claims, rights or cause of the debtor may have, regarding any issues not specifically addressed or determined by the plan, against any creditor party in interest including, but not limited to, violations of applicable consumer protections codes and actions 11 U.S.C. §§ 542, 543, 544, 547 and 548.
Mitigat	The debtor reserves the right to seek loss mitigation or modification of the mortgage loan using the Loss tion/Mortgage Modification Portal procedures described in Chambers Guidelines during the bankruptcy case, which seeffective upon subsequent approval by order of the Court.
8.1(c) E	DEBTOR CERTIFICATION
In conr followi	nection with this plan, the debtor hereby states that he/she/they carefully reviewed this plan and understand the ng:
(1) The	e obligations set forth in this plan, including the amount, method, and timing of payments made to the trustee and/or y to creditors;
(2) The	e consequences of any default under this plan including any direct payments to creditors required by the terms of this nd
(3) Tha	at debtor may not agree to sell property, employ professionals, or incur debt (including modification of debt) during modification of debt) during modification of the Bankruptcy Court.
Part 9:	Signatures:
9.1	Signatures of debtor and debtor attorney
~··	The debtor and the attorney for the debtor, if any, must sign below.
	Ivin Reginald Greene, Jr.  Signature of Debtor 1
Exe	ecuted on July 17, 2018  Executed on
Eliz	bert R Meredith Jr 6152 zabeth R Heilig 10704 predith Law Firm, LLC
400 Noi	redith Law Firm, LLC 00 Faber Place Drive, Suite 120 rth Charleston, SC 29405 3-529-9000 (p)

By filing this document, the debtor, if not represented by an attorney, or the debtor and the attorney for the debtor certify(ies) that this Chapter 13 plan contains no nonstandard provision other than those set out in Part 8.

District of South Carolina

843-529-9907 (f)

Case 18-02036-jw Doc 16 Filed 07/18/18 Entered 07/18/18 10:58:58 Desc Main Document Page 8 of 10

# UNITED STATE BANKRUPTCY COURT DISTRICT OF SOUTH CAROLINA

IN RE:	)	
	)	CASE NO: 18-02036-jw
	)	•
Calvin Reginald Greene, Jr.	)	CHAPTER 13
1797 Greenmore Drive	)	
Charleston, SC 29407	)	
SSN xxx-xx-7609	)	
DEBTOR.	)	
	)	

### **CERTIFICATE OF SERVICE**

The above-signing parties certify that the foregoing Notice of Plan Modification Before Confirmation, Amended Plan and Motions was served on all creditors and parties in interest entitled to such notice on the above stated date. The specific list of names and addresses of parties served with this plan is attached to the plan filed with the Court.

## **VIA US MAIL**

(see attached list)

## **ELECTRONICALLY**

James M. Wyman, Esquire Chapter 13 Trustee PO Box 997 Mt. Pleasant, SC 29465-0997

Date: 7/18/18

Katie Hoehn, Paralegal to

Robert R. Meredith, Jr., D.C. I.D. #06152 Elizabeth R. Heilig, D.C. I.D. #19704

Meredith Law Firm, LLC Attorneys for Debtor 4000 Faber Place Drive, Suite

4000 Faber Place Drive, Suite 120 North Charleston, SC 29405

843-529-9000

Filed 07/18/18 Entered 07/18/18 10:58:58 Desc Main Case 18-02036-jw Doc 16 Document Page 9 of 10

Accelerated Receivables Solutions

Label Matrix for local noticing 0420-2 Case 18-02036-jw

District of South Carolina Charleston

Tue Jul 17 17:27:03 EDT 2018

Amsher Collection Services 4524 Southlake Pkwy

Suite 15

Birmingham AL 35244-3271

Boss Disaster Restoration, Inc.

PO Box 40578

Charleston SC 29423-0578

2223 Broadway Avenue

Scottsbluff NE 69361-1906

Alliance One Receivables Management 4850 Street Road

Suite 300

Trevose PA 19053-6643

CAPITAL ONE, N.A. C/O BECKET AND LEE LLP

PO BOX 3001

MALVERN PA 19355-0701

CVI SGP-CO Acquisition Trust C/O Resurgent C

P.O. Box 10675

Greenville, SC 29603-0675

Capital One Attn: Bankruptcy

Po Box 30285 Salt Lake City UT 84130-0285 Capital One Bank PO Box 30285

Salt Lake City UT 84130-0285

Charleston County Teachers FCU

4 Carriage Lane Suite 401

Charleston SC 29407-6024

Chas/Dorchester Comm Mental Health

2100 Charlie Hall Blvd Charleston SC 29414-5832

Credit Collections Services Attention: Bankruptcy

725 Canton Street Norwood MA 02062-2679

FEDERAL PACIFIC CREDIT CO TEMPOE, LLC/SEARS ROEBUCK

PO BOX 27198

SALT LAKE CITY UT 84127-0198

First Credit

1703 Savannah Highway

Charleston SC 29407-2230

First Premier Bank

Po Box 5524

Sioux Falls SD 57117-5524

Firstsoruce Advantage 205 Bryant Woods South

Buffalo NY 14228-3609

Calvin Reginald Greene Jr. 1797 Greenmore Drive Charleston, SC 29407-3517

Elizabeth R Heilig Meredith Law Firm, LLC 4000 Faber Place Drive

Suite 120

N. Charleston, SC 29405-8585

Internal Revenue Service Centralized Insolvency Operations

PO Box 7346

Philadelphia PA 19101-7346

Irma Greene

1729 Heritage Park Road Charleston SC 29407-5838 PO Box 3043

Milwaukee WI 53201-3043

LVNV Funding LLC C/O Resurgent Capital Servi

P.O. Box 10675

Greenville, SC 29603-0675

LVNV Funding, LLC its successors and assigns assignee of Arrow Financial Services,

LLC

Resurgent Capital Services

PO Box 10587

Greenville, SC 29603-0587

COVINGTON GA 30014-2434

LVNV Funding/Resurgent Capital

Po Box 10497

Greenville SC 29603-0497

Lendmark Financial Services 1216 North Main Street Ste E Summerville SC 29483-7344

(p) LENDMARK FINANCIAL SERVICES

2118 USHER ST

MIDLAND FUNDING LLC

PO Box 2011

Warren, MI 48090-2011

Robert R. Meredith Jr. 4000 Faber Place Dr. Suite 120

N. Charleston, SC 29405-8585

National Credit Adjusters, LLC 327 W 4th Ave.

Po Box 3023

Hutchinson KS 67504-3023

Navient

Attn: Bankruptcy Po Box 9500

Wilkes-Barre PA 18773-9500

#### Case 18-02036-jw Doc 16 Filed 07/18/18 Entered 07/18/18 10:58:58 Desc Main Document Page 10 of 10

PYOD, LLC its successors and assigns as assi

Navient Solutions, LLC, on behalf of United Student Aid Funds, Inc. GLHEC and Affiliates PO BOX 8961

PO Box 19008 Madison, WI 53708-8961 Greenville, SC 29602-9008

(p) PORTFOLIO RECOVERY ASSOCIATES LLC PO BOX 41067 NORFOLK VA 23541-1067

Portfolio Recovery Associates, LLC c/o Colling & Winter, LLC 220 North Main Street Suite 500 Greenville SC 29601-2129

Preferred Credit Inc Po Box 1970 St Cloud MN 56302-1970

of OSI Funding, LLC

Resurgent Capital Services

REGIONAL MANAGEMENT CORPORATION 979 BATESVILLE ROAD, SUITE B GREER, SC 29651-6819

Regional Finance Corp. 1200 Sam Rittenberg Blvd. Suite B Charleston SC 29407-5006

SC Department of Revenue PO Box 12265 Columbia SC 29211-2265

SFC Central Bankruptcy PO Box 1893 Spartanburg, SC 29304-1893

Security Check Attn: Bankruptcy Dept 2612 Jackson Ave W Oxford MS 38655-5405

Stevem L Smith P.C. Box 40578 North Charleston, SC 29423-0578

(p) SECURITY FINANCE CENTRAL BANKRUPTCY P 0 BOX 1893 SPARTANBURG SC 29304-1893

US Trustee's Office Strom Thurmond Federal Building 1835 Assembly Street Suite 953 Columbia, SC 29201-2448

US Attorney General U.S. Department of Justice 950 Pennsylvania Avenue, NW Washington DC 20530-0001

US Attorneys Office 1441 Main Street Suite 500 Columbia SC 29201-2862

WESTERN SHAMROCK D.B.A. NATIONAL FIANCE CO 801 S ABE ST SAN ANGELO, TX 76903-6735

Western Shamrock Corp 801 S Abe St Ste A San Angelo TX 76903-6735

James M. Wyman PO Box 997 Mount Pleasant, SC 29465-0997

Zales PO Box 183003 Columbus OH 43218-3003

> The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Lendmark Financial Services, LLC 2118 Usher St Covington, GA 30014

Portfolio Recovery Associates, LLC POB 12914 Norfolk VA 23541

Sunbelt Credit Attn: Bankruptcy 208 E. Main St. Spartanburg SC 28306

End of Label Matrix Mailable recipients Bypassed recipients Total

0